

RECEIVED  
CENTRAL FAX CENTER

DEC 05 2005

27123

↑CUSTOMER NUMBER↑

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/616,852 Confirmation : 1841  
 Applicant(s) : Malcolm Reginald Hallis BELL et al.  
 Filed : July 9, 2003  
 Title : FRAUD PREVENTION  
 Art Unit : 3653  
 Examiner : Jeffery A. Shapiro  
 Docket No. : 1193-4049  
 Customer No. : 27123

AMENDMENT FEE TRANSMITTAL

Mail Stop Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Amendment for the above-identified application.

No additional fee is required.

The additional fee has been calculated as shown below:

## CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest No. Covered by Previous Payments	Extra	Rate	Additional Fee
Total Claims*	32	32	0	\$50.00/ \$25.00	\$ 0
Independent Claims	5	5	0	\$200.00/ \$100.00	\$ 0
Multiple Dependent Claims	(If claims added by amendment include Multiple Dependent Claim(s) and there was no Multiple Dependent Claim(s) in application before amendment add \$360.00 to additional fee (\$180.00 for small entity).)				\$
				TOTAL	\$ 0

\*Includes all independent and single dependent claims and all claims referred to in multiple dependent claims. See 37 C.F.R. §1.75(c).

Docket No. 1193-4049  
Serial No. 10/616,852

Small entity status is or has been claimed.  
Reduced Fees Under 37 C.F.R. §1.9(f) paid herewith \$\_\_\_\_\_

\_\_\_\_\_ Pages Sequence Listing

\_\_\_\_\_ Computer disk(s) containing substitute Sequence Listing

Statement under 37 C.F.R. §1.825(b) that the computer and paper copies of the substitute Sequence Listing are the same.

A check in the amount of \$\_\_\_\_\_ to cover the filing fee is attached.

Charge fee to Deposit Account No. 13-4500, Order No. \_\_\_\_\_. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

The Commissioner is hereby authorized to charge any additional fees which may be required for filing this amendment, including all fees pursuant to 37 CFR §1.17 for its timely consideration, or credit any overpayment to Deposit Account No. 13-4500, Order No. 1193-4049. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: December 5, 2005

By:

  
Matthew K. Blackburn  
Registration No. 47,428

Correspondence Address:

MORGAN & FINNEGAN, L.L.P.  
3 World Financial Center  
New York, NY 10281-2101  
(212) 415-8700 Telephone  
(212) 415-8701 Facsimile

DEC 05 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/616,852 Confirmation : 1841  
Applicant(s) : Malcolm Reginald Hallis BELL, et al.  
Filed : July 9, 2003  
Title : FRAUD PREVENTION

Art Unit : 3653  
Examiner : Jeffery A. Shapiro

Docket No. : 1193-4049  
Customer No. : 27123

AMENDMENT UNDER 37 C.F.R. 1.111

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is being filed in response to non-final Office Action dated September 14, 2005. Reconsideration of this application is respectfully requested in light of this paper, which is set forth as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
- **Remarks** begin on page 7 of this paper.